

# HOUSE BILL No. 4258

February 11, 1997, Introduced by Reps. Martinez, Wallace, Hale, Hanley, Schauer, Anthony, LaForge, Bogardus, Gire, Cherry, Tesanovich, Ciaramitaro, Willard, Schroer and Scott and referred to the Committee on Insurance.

A bill to amend 1956 PA 218, entitled  
"The insurance code of 1956,"  
(MCL 500.100 to 500.8302) by adding section 2027a.

## **THE PEOPLE OF THE STATE OF MICHIGAN ENACT:**

1        SEC. 2027A. ISSUING A DISABILITY POLICY OR CERTIFICATE THAT  
2 EXCLUDES, LIMITS, OR REDUCES COVERAGE FOR ANY OF THE FOLLOWING IS  
3 AN UNFAIR METHOD OF COMPETITION AND AN UNFAIR OR DECEPTIVE ACT OR  
4 PRACTICE IN THE BUSINESS OF INSURANCE:  
5        (A) THE HEPATITIS B VIRUS.  
6        (B) THE HUMAN IMMUNODEFICIENCY VIRUS.  
7        (C) A RECORD OF 1 OR MORE PHYSICAL INJURIES SUSTAINED BY THE  
8 INSURED OR APPLICANT FOR INSURANCE THAT WERE INTENTIONALLY  
9 INFLICTED BY A FAMILY MEMBER OR ACQUAINTANCE OF THE INSURED OR  
10 APPLICANT FOR INSURANCE.